

**THE CLAIMS:**

29-34 (cancelled)

35. (New) A method for a computer system for funding a financial account by using a financial card, comprising:

(a) issuing the customer a first financial card account valid for the purchase of goods and services, said card comprising at least one of a credit card and a debit card;

(b) generating a monetary card usage earned reward for the customer based upon the customer's purchases using the card during a predetermined time period:

(c) programming the computer system to link the customer's card to a second financial account for the customer wherein deposits or investments in said second account are:

(i) not restricted to purchases of stock in a corporation employing the customer or in which the customer owns stock; and

(ii) are not limited to a single corporation or other entity or asset;

(d) periodically crediting the customer's second financial account by an amount equal to the customer's then-accrued card usage monetary reward earned by said customer during a predetermined period.

36. (newly presented) The method of claim 35 wherein the rewards earned by the customer are valid only to fund the customer's said second account.